Exhibit 4-E

Debtors Notice of Bankruptcy

CAUSE NO. 342-258269-12

ABOSEDE EBOWEME,	§	IN THE DISTRICT COURT OF
Plaintiff,	8 §	
V.	§ 8	342nd JUDICIAL DISTRICT S S
	§ §	2 3 20
GMAC MORTGAGE, LLC, et. al.,	§ §	是一 23 美
Defendants	§	TARRANT COUNTY, TEXAS

NOTICE OF BANKRUPTCY AND EFFECT OF AUTOMATIC STAY

Defendant and debtor, GMAC Mortgage, LLC (the "<u>Debtor</u>"), by and through its undersigned counsel, in accordance and consistent with section 362(a) of the United States Bankruptcy Code, 11 U.S.C. §§ 101 *et seq.* (the "<u>Bankruptcy Code</u>"), respectfully submits this Notice of Bankruptcy and Effect of Automatic Stay, and states as follows:

- 1. On May 14, 2012 (the "Petition Date"), the Debtor and certain of its affiliates filed voluntary petitions under Chapter 11 of Title 11 of the Bankruptcy Code in the United States Bankruptcy Court for the Southern District of New York, One Bowling Green, New York, NY 10004-1408 (the "Bankruptcy Court"). The bankruptcy cases of the Debtor and its affiliates are jointly administered under the Chapter 11 Case for the affiliated debtor Residential Capital, LLC, which case is indexed as case number 12-12020.
- 2. The "automatic stay" is codified in section 362 of the Bankruptcy Code. Section 362(a), *inter alia*, operates as an automatic stay of: (i) the commencement or continuation of a "judicial, administrative, or other action or proceeding" against the Debtor (11 U.S.C. § 362(a)(1)); (ii) acts to "obtain possession of property" of the Debtor's estate (11 U.S.C. §

362(a)(3)); and (iii) acts to "collect, assess, or recover a claim" against the Debtor arising prior to the Petition Date (11 U.S.C. § 362(a)(6)).

- 3. The above-captioned action constitutes a "judicial, administrative, or other action or proceeding" against the Debtor, an act to obtain possession of the Debtor's property, and/or an act to collect or recover on a claim against the Debtor.
- 4. Accordingly, the above-captioned lawsuit is stayed pursuant to 11 U.S.C. § 362(a).
- 5. Any action taken by the Plaintiff or any other party against the Debtor without obtaining relief from the automatic stay from the Bankruptcy Court may be void *ab initio* and may result in finding of contempt by the Bankruptcy Court against Plaintiff or such other party. The Debtor reserves and retains all of its rights to seek relief in Bankruptcy Court from any action, judgment, order, or ruling entered in violation of the automatic stay.

Dated: May 21, 2012

By: s/ Jon H. Patterson (Bar No. 24077588)

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Attorney for GMAC Mortgage, LLC

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the foregoing document upon the following via certified mail on this the <u>21st</u> day of May, 2012:

Abosede Eboweme 4617 Covington Ct. Grand Prairie, TX 75052

> s/ Jon H. Patterson OF COUNSEL